

Building Student's Islamic Entrepreneurial Mindset through Project Based Learning Model

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Abstract: Nowadays, the Islamic economy is experiencing euphoria, whether in developing countries or in developed countries. The financial industry as well as other forms of Islamic economic institutions grew all over the world from the Middle East, Asia, to Western countries such as United Kingdom. In Indonesia, Islamic economics largely manifests into the sharia finance industry, mainly the Sharia Bank which is also the most salable entity after the 1997 monetary crisis. (Ryusdiana 2014) Islamic Entrepreneurship Learning in Higher Education should produce graduates who are ready to do entrepreneurship by relying on Islamic sharia-based economy. In this research, the researchers attempted to develop Entrepreneurship Learning Management using Project-Based Learning model approach, so it can grow the mindset of the students to become Islamic entrepreneurs. The Project-Based Learning model is learning by using real projects in life based on high motivation, challenging questions, tasks, or problems to form competence mastery by teamwork in an effort to solve problems. The purpose of Project-Based Learning is to improve the learning motivation, teamwork, collaboration skills in achieving high level academic ability/taxonomy level of creativity needed in the 21st century (Cole and Wasburn, 2010). Thus, it is hoped that real project-based learning model can grow the mindset in the form of a combination of entrepreneurial attitude and entrepreneurial cognition which is the transformation from doing student project to becoming an innovative and creative entrepreneur based on Islamic Economics. The research method used is the R&D model that has been developed by some experts. One of them is Bolt and Gall development model in 10 stages (<http://www.eurekapedidikan.com/2014>). In this study, we have conducted observations, done interviews, and collected data through the distribution of questionnaires to 85 students during 16 lecture meetings in Entrepreneurship Learning materials. Data analysis techniques used in this study is simple linear regression with the assistance of SPSS 21.0 for windows program. The expected output of this research is the design of the learning model in the form of guidance and documentation as an evident of the project, which will be published and registered as Intellectual Property Copyrights.

1 INTRODUCTION

One of the habits in the presentation of learning materials which is seen as a classic problem, especially in entrepreneurial learning, is the conventional method of delivering the material (lecture monologue) and also includes aspects of assessment that do not measure indicators of any basic competence or subject material. All this time, entrepreneurial learning is often done by using a teacher-centered approach that solely emphasizes cognitive aspects, teachers or lecturers present learning materials by relying solely on the

description of sentences or narrations contained in the module or book although using the media presentation but only transferring notes and stuffing students with the concept of theoretical concepts without balancing with conative treatment (real behavior) based on affective components. So the evaluation system also only emphasizes the cognitive aspect. The approach emphasizes the teacher/lecturer as key informant or teacher-centered as if only the teacher/lecturer who understand the theory the most. As the result, there are many universities which pass students who think superficially and only stand on the surface of the

problem, but not the students who are able to think deeply and think critically in addressing a matter.

Essentially, entrepreneurship courses are not only the delivery of education value based on Pancasila and the 1945 Constitution theoretically, but how the essence of entrepreneurship education based on the value of Pancasila and the 1945 Constitution can be realized in the people's economic system which in this case is the practice of entrepreneurship through an entrepreneurial experience learning approach.

"National education functions to develop the ability and to shape the character and civilization of dignified nation in order to educate the nation's life, aims to develop the potential of learners to be a human being who believes and cautious to God Almighty, who is noble, healthy, knowledgeable, capable, creative, independent, democratic, and responsible." (*Explanation of the 1945 Constitution on education set forth in Law No. 20, Year 2003. Article 3*)

Thus the emphasis is more on the aspects of attitudes (affective) and experience (psychomotor). In addition, integratively the aspect of knowledge should also be taken into account. "What I heard I forgot, what I saw I remember, what I do I understand" as the emphasis on the importance of experience in the learning process. Experience as a medium of learning, through reflection and meaning from direct experience, and focus on each individual.

Through entrepreneurship education which equips the learners with life skills where in it happens the interaction of knowledge and skills which are very important to be possessed by learners so that they can live independently as entrepreneurs. Hence, four important principles of UNESCO in carrying out entrepreneurial learning as life skills should not be abandoned, which are also quoted by Delors (1996) which are *Learning to know* (learning to know entrepreneurship), *learning to do* (learning to do entrepreneurial activities), *learning to be* (learning to be practicing entrepreneurial activities), and *learning to live together* (learning to be with others in social interaction in entrepreneurship).

Entrepreneurship learning model is assumed to work well if the lecturer is able to organize student learning experience by using a systematic procedure. One of the models in this study is Project-Based Learning model in Entrepreneurship Learning conducted for students of the Faculty of Economics and Business Education of UPI. So the objectives that have been described above can be achieved. This Project-Based Learning (PjBL) approach is one

of the student-centered learning approaches through the experience of completing the learning assignments with entrepreneurship project as the source of learning.

The studying results all this time are still less than the maximum, so a significant improvement is expected after the application of project-based learning approach (PjBL). Through the PjBL approach it is expected that the students will be creative, innovative, capable, and adaptable entrepreneurs to face the challenges in global markets. Some facts or findings during the course give encouragement to researchers to conduct research activities about the benefits of a learning approach, namely: the use of PjBL learning approach to improve learning outcomes in entrepreneurship courses.

The goal to be achieved from this research is to develop and create an active, creative, challenging, and fun learning atmosphere. For students, without realizing various potentials will be explored and creative ideas will be emerged naturally. They will show their characteristics without having to be ordered or directed and they will actively and creatively continue to proceed to improve their actualization. In the end, the lecturer will act as a facilitator.

This research result presents an Entrepreneurship Learning Management which is packaged since the learning planning, learning activities implementation process, entrepreneurship practice, entrepreneurship or SMEs field observation, focused group discussion, business plan arrangement, organizing Entrepreneurial Expo or exhibition, Follow-up Plan, Starting entrepreneurship (independent/cooperation), evaluation, and continuous improvement.

2 MANUSCRIPT PREPARATION

2.1 Project-Based Learning

Project-Based Learning (PjBL) is a learning process based on a real project in life based on high motivation, challenging questions, tasks, or problems to form competence mastery by teamwork in an effort to solve problems (Barell, 2010; Baron, 2011), in training materials of the Directorate of Vocational High School Coaching in 2016.

The role of students and lecturers in the context of project-based learning becomes very important. Lecturers play an active role as facilitators who help facilitate students to learn and consult about things that need deeper understanding, as managers who

are able to design and carry out meaningful learning activities, as well as manage the necessary learning resources. Students are also involved in the learning process with the lecturers because students are guided, directed to learn to find and to seek as well as to question something to investigate the answers of a question and to manage and communicate the results communicatively. Students are expected to be able to modify the new received knowledge with the experience and knowledge they have received before.

Through project-based learning model, students are expected to be able to recognize and develop their learning capacity and potential. In addition, students are fully and consciously able to use the potential of learning resources in their surroundings, more trained to initiate, think systematically, critically and responsively, so they can solve everyday problems through tracing meaningful information to them. Learning based on Entrepreneurship Project requires lecturers to work professionally, to teach systematically, and to be based on effective and efficient learning principles. That is to say, lecturers can engineer learning models which are implemented systematically and can make the learning process as a meaningful experience for students.

Therefore, lecturers as educators in universities must have the ability to optimally utilize learning resources in their environment in the learning process, to develop new ideas, to reduce the knowledge gap that students get with the knowledge gained from the real life environment in the community, learn the relevance of Entrepreneurship course to the daily needs of the community, to develop students' knowledge, skills, and behaviors gradually and intactly, to give students the opportunity to develop optimally according to their abilities and to apply the principles of learning with process approach and student-centered approach.

The implementation of Project-Based Learning model can be done on a pair of Basic Competences and/or some Basic Competences from the competence unit at the high level.

The stages or syntaxes of the Learning-Based model are:

- Starting with the Essential Question;
- Designing the project planning;
- Creating a schedule;
- Monitoring the Students and the Progress of the Project;
- Assessing the Outcome;
- Evaluating the experience. (Barell, 2010; Baron 2011), in the training materials of the

Directorate of Vocational High School Coaching in 2016.

2.2 Islamic Entrepreneurship

Entrepreneurship first appeared in the 18th century beginning with the new inventions such as steam engines, spinning machines, etc. Their main goal is the growth and expansion of the organization through innovation and creativity. Profits and wealth are not the main purpose. Simply, entrepreneurs mean people who are brave enough to take risks to open a business in a variety of opportunities, dare to take risks which means independent and dare to start a business, without fear or worry even in uncertain conditions.

In the society there are several forms of activities performed to meet the needs of everyday life. For example the needs of clothing, food, and boards. To achieve that needs, one of the way is by doing entrepreneurship activities. In the Qur'an, entrepreneurship is not explicitly addressed, but in the discussion of *muamalah* everything is associated with commerce. The following verses are related to the rules of buying and selling (Al Quran Departemen Agama RI, 1989):

- Q.S Al-Baqarah: 275 “.....Allah has permitted trade and has forbidden interest....”
- Q.S An-Nisa: 29 “O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent.”
- Q.S Al-Baqarah: 282 “.....And bring to witness two witnesses from among your men...”

Trading is a part of the business work that mostly aims to make a profit, so to achieve it people often do indecent things. Yet this is strictly prohibited in Islam. As revealed in the hadith: “Allah loves those who are generous when selling, buying, and collecting the accounts.”

Trading is still regarded as a lowly job because trading is usually done with tricks, fraud, dishonesty, etc.

History also records a number of prominent Islamic figures who are also as tough businessmen, Abdul Ghani Aziz, Agus Dasaad, Djohan Soetan, Perpatih, Jhohan Soelaiman, Haji Samanhudi, Haji Syamsuddin, Niti Semito, and Rahman Tamin.

What is illustrated above, at least can be concrete evidence that the ethos of business owned by Muslims is very high, or in other words Islam and trade is like two sides of a single coin. It is true what

the Prophet said: "Ninety percent (90%) of sustenance comes from trading" (HR Ahmad).

2.3 Islamic Entrepreneurial Mindset

Entrepreneurial mindset is a framework of an entrepreneurial-oriented mind, preferring to undergo the avoidance of the avoiders, seeing things simpler than others who can only see them in a complex way, willing to learn about something that comes from taking risks. (Mc Granth and MacMillan, 2000)

Here are six characteristics of Islamic entrepreneurial mindset of an entrepreneur according to the study of Al-quran and hadith as well as some opinions of expert. Mc. Granth and MacMillan (2000), namely:

2.3.1 Honest

In the sense of not doing business that is categorized *Gharar* (not clear), in other words dare to express the actual condition of the business undertaken, and want to carry out their business activities in accordance with their ability. This is necessary because that attitude is likely to make buyers or business partners have high confidence to entrepreneurs so they are willing to be customers in the long term to come.

2.3.2 Ethical

In running a business must meet the business ethics of mutual benefit both materially and morally, be consensual, and without doubt in buying and selling. This can be achieved by implementing a clear and operable transactional agreement which is the presence of buyer's desired goods (clearly qualified, quantifiable), and a currency (i.e. money) that the seller wants in accordance with agreed nominal value.

2.3.3 Independent

The self-concept of Islamic entrepreneurship is "to be done" (*biyadihi*). "The best charity is the work done with the sweat itself -- *amalurrajuli biyadihi*" (HR.Abu Dawud); In a verse Allah says, "Work, for Allah will see your deeds, and [so, will] His Messenger and the believers." (Surah at-Tawbah: 105). Therefore, when the prayer has been fulfilled then scatter on the earth and seek God's gifts (*rizki*). (Q.S. al-Jumu'ah: 10) Even the words of the Prophet, "Actually, working to find *halal* sustenance is a duty after obligatory prayer" (HR.Tabrani and Baihaqi).

These abrogations are obviously signaling that people should work hard and live independently.

2.3.4 Caring

True entrepreneurs are not just a person who prioritizes his company growing rapidly, but also must have a strong network with the principle of mutual cooperation to achieve mutual prosperity. A successful entrepreneur is someone who sees that the result of his business is as a proof of worship that is also worth as a provision in the hereafter. Therefore, the Islamic Entrepreneur should consider that the treasure of the business must be brought to the hereafter through the concept of caring while living in the world, entrusting the wealth to the poor to be enjoyed later by the owner of the wealth while living in the hereafter. "The hand on top is better than the hand below"; "*Al yad al 'ulya khairun min al yad al sufla*" (HR.Bukhari and Muslim) the term "hand on top = giving", "hand below = requesting/receiving" (in this very symbolic language the Prophet encouraged his people to work hard to have wealth, so as to give something to others), *atuzzakah*. (Q.S. Nisa: 77) "Man must pay *zakat* (Allah obliges man to work hard to be rich and able to fulfill the obligation to pay *zakat*)".

2.3.5 Optimistic

An optimistic entrepreneur will take the risk that has been taken into account. Have a long-term goal, in the sense of having a clear picture of the final development of the business undertaken. This is to be able to provide great motivation to entrepreneurs to be able to do the work even though at the same time the expected results are still not obtainable. The optimistic concept always rests on God without any doubt, "*Bismillahi tawakkaltu alallahi*".

2.3.6 Flexible

The word flexible in the Great Dictionary of Bahasa Indonesia is defined as not awkward, not rigid, easily adjusted. In other words, flexible entrepreneurs are always good at adjusting to environmental conditions and adapting to the development of time, being creative and innovative, including knowing themselves and being able to put themselves as creatures of their God, being grateful as creatures of Allah SWT and always being obedient to pray, which is a surrender to God to ask what is desired and receive whatever results are obtained. In other languages, it can be argued that "the man is the one who strives, but God is the one

who decides." Thus, praying is one of the therapies for the maintenance of effort to achieve the ideal. Flexible concept is described as words of wisdom from Sekh Muhammad bin Sholih Al Utsaimin "*I'mal li dunyaka ka annaka taisyu abada, wa'mal li akhirotika ka annaka tamuutu ghodan*" which means "work for your worldly life as if you will live forever, and work for the Hereafter as if you will die tomorrow." Those words of wisdom have a deep meaning where a flexible entrepreneur can balance their entrepreneurial life for the affairs of the world and the hereafter, must work hard to increase the achievement and productivity of the company as high, collect as much wealth as if he did not will never leave the world, but when there is the sound of the prayer call then he leaves work directly to do obligatory prayers together as well as to do *sunmah* prayers. When the wealth is overflowing and the results of the effort have risen, do the *zakat*, pauper the poor, and give charity with the wealth of the effort, the process of hastening the affairs of the Hereafter as if he has been told that tomorrow he will die. Thus, the flexible entrepreneur can adapt to the world and adapt to the hereafter.

Based on the description it can be seen that project-based learning can affect the entrepreneurial mindset. The paradigms in this research are:

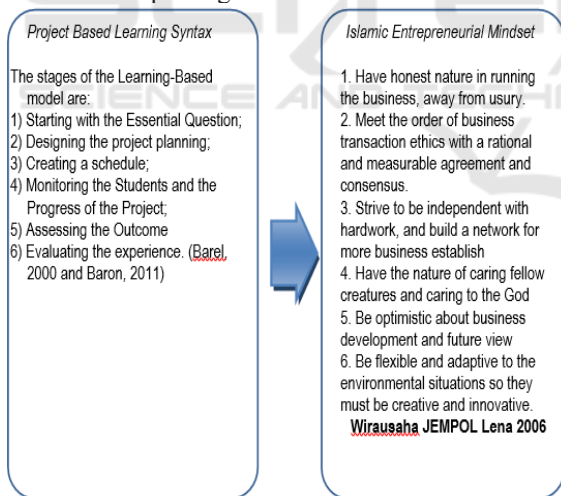


Figure 1: Research Paradigms.

3 RESEARCH METHODS

This study uses a project-based learning approach to Islamic entrepreneurial mindset. As for the object of research as independent variable (exogenous) is project-based learning (X) with sub-emphasis of

learning process on developing the analytical and critical thinking skills, students do not only learn passively but they also do something related to the material, values, and attitudes related to Entrepreneurship courses. Students are more required to think critically, to analyze, to evaluate, and feedback will occur more quickly in the learning process. Then the object of the research as the dependent variable (endogen) is Islamic entrepreneurial mindset (Y) which includes having the desire to seek new opportunities, chasing the best opportunities, disciplining themselves to realize opportunities, focusing on executing decisions -- not just planning, and involving the ability of other people in the team. The object as the respondents in this study are students of the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia.

This research was conducted at Universitas Pendidikan Indonesia. Based on the period which is less than one year, the research method used is cross-sectional method. Husein (2008) suggests that, "cross-sectional approach is a method of research by studying the object in a certain time or not continuous in the long term.

Based on the level of explanation and the field of research, then this type of research is descriptive and verificative research, by using explanatory survey as the research method. The population under study are students of Faculty of Economics and Business Education, Indonesian University of Education with the amount of N = 85 people. In this study, the number of samples is determined by sampling technique with saturated samples which means that all members of the population are sampled.

4 RESULTS AND DISCUSSION

4.1 Descriptive Discussion

The syntaxes/stages of Project-Based Learning model are:

4.1.1 Starting with the Essential Question

- What do you expect from this entrepreneurship course? Or
- What do you aim in this Entrepreneurship course? Or
- How is your goal setting at the end of this Entrepreneurship course? Or

- What do you want to do so that you do not become a human being which is dependent on your parents and are able to live independently?

With this fundamental question, the students are expected to have the will to achieve success (need for Achievement) according to Mc.Clelland motivation.

4.1.2 Design Project Planning

By Brainstorming method, what big projects (events) do they want to show so they can achieve satisfaction of business results.

4.1.3 Creating a Schedule

Arranging a schedule together to determine the timing of the project event to be on target as well as setting up the scenario and the person in charge or the committee.

4.1.4 Monitoring the Students and the Progress of the Project

The portion of the lecturer is only as a facilitator and is not as an executor and does not intervene. Let students grow to explore their creativity and innovation. Lecturers' duties are only to monitor and to direct if deemed necessary and to prepare themselves to become consultants for the students.

4.1.5 Assessing the Outcome

At the peak event (culmination), lecturers (may invite the leadership board) to provide assessment for their performance at the time of the event. For example, with some questions concentrated on the enrichment of lecture materials (about cash flow, income loss, raw materials, production processes, consumer behaviour, excellent service, and Islamic business ethics, etc.)

4.1.6 Evaluating the Experience

At the end of the project event, either directly on the same day, or on a predetermined day and time, do the evaluation of their experiences, ups and downs, or suggestions for improvement of activities on other occasions. (Barell, 2010 and Baron 2011), in training materials of Directorate of Vocational High School Coaching in 2016. Developed in lecture and research process by Lena Nuryanti, et al.

a. Project-based learning

Based on the results of empirical research on the implementation of project-based learning on the students of the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, the findings suggest that faster feedback indicators will occur in the project-based learning process which has contributed quite high in building Islamic Entrepreneurial Mindset students of the Faculty of Economics and Business Education, Indonesian University of Education.

b. Islamic Entrepreneurial Mindset

Based on the results of empirical research on entrepreneurial mindset of students of the Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, the findings were found that the dimension of only pursuing the best opportunity had contributed quite high in achieving the entrepreneurial mindset.

4.2 Verificative Discussion

By using the program SPSS 21.0 for Windows, obtained the following regression coefficients in table 1:

Table 1: Simple Linear Regression Model.

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
	(Constant)	31.994	8.216		7.288	.000
1	Project-based Learning	.887	.067	.433	3.966	.000

a. Dependent Variable: Entrepreneurial Mindset
Source: Results of Data Processing, 2016

$$Y = 31,994 + 0,887X$$

The constant value of 31.994 states that if there is no project-based learning, then the amount of entrepreneurial mindset is 31.994. The regression coefficient of 0.887 one unit of value means that any increase of project-based learning will increase the entrepreneurial mindset of 0.887 one unit of value and vice versa, if there is a decrease of entrepreneurial mindset, project-based learning will decrease the entrepreneurial mindset of 0.887 one unit of value.

The relationship between project-based learning to entrepreneurial mindset is derived from the summary model described in detail below in table 2:

Table 2: Model Summary.

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.433 ^a	.278	.176	10381.506	.278	15.727	1	68	.000
a. Predictors: (Constant), Project-based Learning									
b. Dependent Variable: Islamic Entrepreneurial Mindset									

Source: Results of Data Processing, 2015

From the table above we can calculate the following Coefficient of Determination (CD) value:

$$CD = 0.278 \times 100\%$$

$$CD = 27.8\%$$

The above calculation results show that the magnitude of CD (coefficient of determination) is 27.8% which means that Islamic entrepreneurial mindset is influenced by project-based learning amounted to 27.8%, while the rest of 73.2% is influenced by other variables not examined in this research.

4.3 Hypothesis Testing

Table 3: The results of t-Test.

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	59488.242	7797.974	.433	7.288	.000
	Project-based Learning	.655	.195	.433	3.966	.000

a. Dependent Variable: Islamic Entrepreneurial Mindset
Source: Results of Data Processing, 2015

The calculation of t-test with the assistance of SPSS 21.0 for windows program obtained tstatistic of 3.966 with a significance level of 5%. Compared with ttable value, the value of tstatistic is bigger than the value of ttable (3.966 > 1.665). Hence, the decision can be made that the null hypothesis (H0) is rejected and Ha is accepted. This means that there is a positive influence of project-based learning on entrepreneurial mindset.

5 CONCLUSIONS

Based on the discussion of the theory, research results, and testing of linear regression analysis conducted regarding Building Islamic Entrepreneurial Mindset of Students Through Project-Based Learning can be summarized as follows:

- The results stated that Project-based learning applied to students of the Faculty of Economics and Business Education,

Indonesian University of Education is in very high category. It shows that the learning-based project on the students of the Faculty of Economics and Business Education, Indonesian University of Education is good. The indicator which has the highest rating of faster feedback that will occur is the learning process with the score of 930, while the indicator which has the lowest rating is the emphasis of the learning process on the development of analytical and critical thinking skills with the score of 552.

- The results stated that, Islamic entrepreneurial mindset on the students of the Faculty of Economics and Business Education, Indonesian University of Education is in the high category. It shows that the entrepreneurial mindset of the students of the Faculty of Economics and Business Education, Indonesian University of Education is good. Characteristic which has the highest rating is only pursuing the best opportunities with the score of 1,831, while the characteristic which has the lowest rating is focusing on executing decisions, not just planning.
- The result of this research states that project-based learning has positive influence on entrepreneurial mindset with direct influence of 27.8%. It shows that the higher the implementation of project-based learning, the higher the entrepreneurial mindset.

6 RECOMMENDATION

- Project-based learning for students of the Faculty of Economics and Business Education, Indonesian University of Education can still be developed through the improvement of lecturing process on the development of analytical and critical thinking skills. In order for these improvements to be achieved effectively, a high level of cooperation is required to foster social skills. In addition, each individual must also be

actively involved in project work as a learning process and lecturers must be able to carry out an assessment for each student so that there is individual accountability. The interaction that arises during the project-based lecture process will lead to positive interdependence where the learned knowledge can be obtained together through active exploration in learning.

- Islamic Entrepreneurial Mindset of students of the Faculty of Economics and Business Education, Indonesian University of Education can be improved on the aspect of focusing on decision, not just planning. This can be enhanced by establishing a framework, because without a clear and targeted framework the project work is in uncertainty. Basically, through a lecturer who serves as a facilitator, motivator, and not the executor then the student is able to provide a clear framework and able to work effectively without the intervention of the lecturer concerned. In addition to creating a framework, to improve the focus on executing decisions, it can be done by setting the standard of success against the target of work achievement to be implemented.
- The results of this study suggest that project-based learning has a positive effect on Islamic entrepreneurial mindset, hence the researcher recommends to implement the project-based learning more optimally by conducting experiments both in forms of indoor learning activities and outdoor learning activities so that creativity and innovation which is the transformation of Islamic entrepreneurial attitudes, knowledge, and skills for students is increasingly explored.

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